



# Stockbridge Resilient Housing Initiative

Context, Challenges, and Potential Strategies to Increase Community Resilience

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# I. Introduction

**Housing is a climate issue.** As climate change intensifies, people will be faced with greater challenges to attain and maintain affordable and safe housing. Climate disasters such as hurricanes, tornadoes, and floods may require significant repairs and rebuilding. More gradual climate events such as extreme temperatures and droughts can increase vulnerabilities for people who lack the ability to adapt, especially people with medical needs and low-to-moderate income. Sea-level rise is anticipated to cause millions of people in the U.S. to migrate away from the coasts. When housing is affordable and safe, it leaves individuals and families with more resources to address unexpected expenses from climate events; when it is not, it increases vulnerabilities to the impacts of climate change.

As part of its Municipal Vulnerability Preparedness (MVP) planning initiative, the Town of Stockbridge, MA undertook a Resilient Housing Initiative to obtain the data, planning tools, and strategy to increase the resilience of climate vulnerable individuals, especially seniors, to the impacts of climate change. This report, focused on housing, is a companion to the Stockbridge Community Resilience Building Workshop Summary of Findings (May 2021) which describes climate change projections for Stockbridge and the town's overall strengths, vulnerabilities, and priority actions for climate-resilience.

While future initiatives may add further refinement, for the purposes of this project, "Resilient Housing" was defined as housing that supports lives, livelihoods, and more sustainable communities by being safe and resilient to weather extremes and disasters.<sup>1</sup>

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<sup>1</sup> Adapted from the World Bank's Global Program for Resilient Housing

## II. Community Engagement and Perspectives

### RHI Work Group Meeting

As an expanded scope component of Stockbridge’s MVP planning project, a Resilient Housing Initiative (RHI) Work Group meeting was convened on January 19, 2021 to introduce and set goals for the initiative, share ideas on the top issues at the intersection of climate, housing, and older community members, and generate ideas for the education and engagement approach. Fourteen community stakeholders attended representing the local government, housing authority, faith community, a regional affordable housing non-profit, and the utilities.

Based on discussion at the meeting, a set of RHI goals and activities were developed.

<i>RHI Goal</i>	<i>Associated Activities</i>
1. Improve community members’ and community leaders’ understanding of the connection between resilient, affordable housing and addressing the challenges of climate change.	<ul style="list-style-type: none"> <li>• Key concepts discussed at all engagement activities</li> <li>• Develop and distribute resilient housing &amp; climate infographic</li> </ul>
2. Understand what community members, particularly seniors, see as the main challenges and solutions for their own housing resiliency.	<ul style="list-style-type: none"> <li>• Senior listening sessions</li> <li>• Community survey</li> <li>• Key stakeholder interviews</li> <li>• Data collection &amp; RHI report</li> </ul>
3. Characterize the impact of climate migration on community resilience, overall, and resilient housing for seniors.	
4. Understand the benefits and challenges of short-term rentals on overall community resilience, and resilient housing for seniors.	

### Senior Listening Sessions

Two Zoom listening sessions were held to engage in informal conversation with residents on challenges and preferences regarding safe, affordable, and resilient housing that would allow them to live safely and comfortably as they age and as the town experiences changing climate conditions. The meetings were held March 16<sup>th</sup> and 17<sup>th</sup> with one evening and one afternoon session offered, a dial-in only option was also available. They were publicized on the town website, a community newsletter, through faith community e-newsletters, and personal outreach from the project team. Ten residents participated in the listening sessions along with town officials and project staff.

Key themes that emerged from residents included:

- *Interest in remaining in Stockbridge as they age* – Participants were unanimous in wanting to remain in Stockbridge; however, they were less attached to their current homes and many were interested in residing in a more manageable residence as they aged.

- *Multi-generational and walkable developments were important while dedicated “affordable” and “senior” housing was not important to residents* – Participants discussed a preference for efficient, single-story residential options within walking distance to the village. It was also important that people of all ages live together rather than creating separate “senior” housing. Participants felt that they didn’t need financial assistance with housing so much as more options that met their needs.
- *Connectivity* – Reliable cell phone service is an issue in Stockbridge. When the power goes out, it impacts home internet and can isolate residents whose only remaining communication is via cell phone. During non-emergency times, participants hypothesized that poor service and coverage is a deterrent to attracting young people to live and work in Stockbridge.
- *Age balance* – In several instances, participants discussed the importance of attracting younger people to live in Stockbridge. People noted that older residents’ grown children have left Stockbridge and felt that many do not return due to the barriers to entry into Stockbridge’s housing market (high home prices, limited rental availability) and lack of jobs. And, many who work in Stockbridge or neighboring towns cannot afford to live in Stockbridge.

## Community Survey

With a similar objective as the senior listening sessions, a community survey was administered to obtain broad community input on resilient housing, current impacts, and resident preferences. The survey was available online and publicized via the town and project websites, a community newsletter, through faith community e-newsletters, and personal outreach from the project team. 204 responses were received between March 12 and April 18, 2021; 96% of respondents reported residing in Stockbridge. Statistical significance of survey responses and the ability to apply responses to the entire community was not performed; however, the survey provides useful information from community members that could inform more in-depth examination and planning. The survey was divided into three sections: housing resilience, housing preferences, and demographics. Highlights are provided below and all survey responses are available in Appendix 1.

## Housing Resilience

Respondents were first asked about weather extremes and storms. The top three issues related to weather extremes and storms were:

- 76% were concerned about trees falling on their home during high wind events;
- 70% do not have backup power (e.g., a generator) if they lose grid power during a storm; and
- 41% rely on a private well for drinking water and are concerned about the well running dry during a drought.

Nearly one-fifth of respondents reported damage to their home from extreme weather/storms in the past ten years including 11% who reported flooding on their property. The majority of respondents were not challenged with heating or cooling their homes due to extreme temperatures. A small number of respondents (5%) reported keeping their home at an unsafe temperature due to cost.

Weatherization, renewable energy, and energy efficiency are important for keeping utility costs down and can make a home more resilient by allowing it to hold its temperature, operate with a smaller generator, or operate off the grid during outages. 40% of respondents have participated in a weatherization program and

received weatherization services for their home while 5% have solar panels installed. One-third have energy efficient HVAC equipment installed on their property.

While cost was not reported as a significant challenge for completing urgent or required home repairs, one-third of respondents had difficulty finding or scheduling a home maintenance contractor. This was a sentiment that was repeated throughout the Resilient Housing Initiative from multiple stakeholders and during the town's Community Resilience Building Workshop.

### Housing Preferences

Consistent with the Senior Listening Sessions, most (85%) of respondents want to live in Stockbridge for their senior years and 64% felt they would be able to. Only 4% reported wanting to live somewhere other than Stockbridge for their senior years. Remaining close to friends, family, religious and/or social life and staying in their home were the top two reasons for wanting to stay in Stockbridge (68% each). A preference by most respondents to remain in their home differed slightly from the feedback at the Senior Listening Session where participants were interested in remaining in Stockbridge but potentially in a home that better suited their needs as they aged. Only 3% of respondents reported not being able to afford to downsize.

When asked if there was anything that would help them remain in Stockbridge for their senior years, top responses were related to services, rather than housing. They included:

- Better access to healthcare services (42%);
- Access to public or affordable transportation for food and recreation (35%); and
- Better access to home services (e.g., plumbing, carpentry, lawn care, and snow removal) (35%).

The next two highest responses were: assistance improving the energy efficiency of their home in order to lower utility bills (30%) and an accessory apartment at their home for a caregiver to live or for extra income (26%). Several write-in responses were provided with the most common relating to challenges paying real estate taxes as property values in Stockbridge continue to rise.

Finally, when asked what creative solutions they would like Stockbridge to explore to assist with resilient, affordable housing for current and future residents, the top responses were to create dedicated senior housing near downtown (54%) (note that this differs from feedback received in the Listening Sessions where the preference was for multi-generational housing), build more affordable housing (52%), explore ways to support alternative housing arrangements such as community housing, intergenerational housing, and farmer matching (51%) and make it easier to add accessory apartments or convert large older homes into multi-family homes (50%). This question also yielded several write-in responses; some of these comments centered on more housing downtown, more housing options that are affordable for young adults/young families and seniors, expanded sewer/water service, expanded transportation service, property tax relief for seniors, and more.

### Demographics

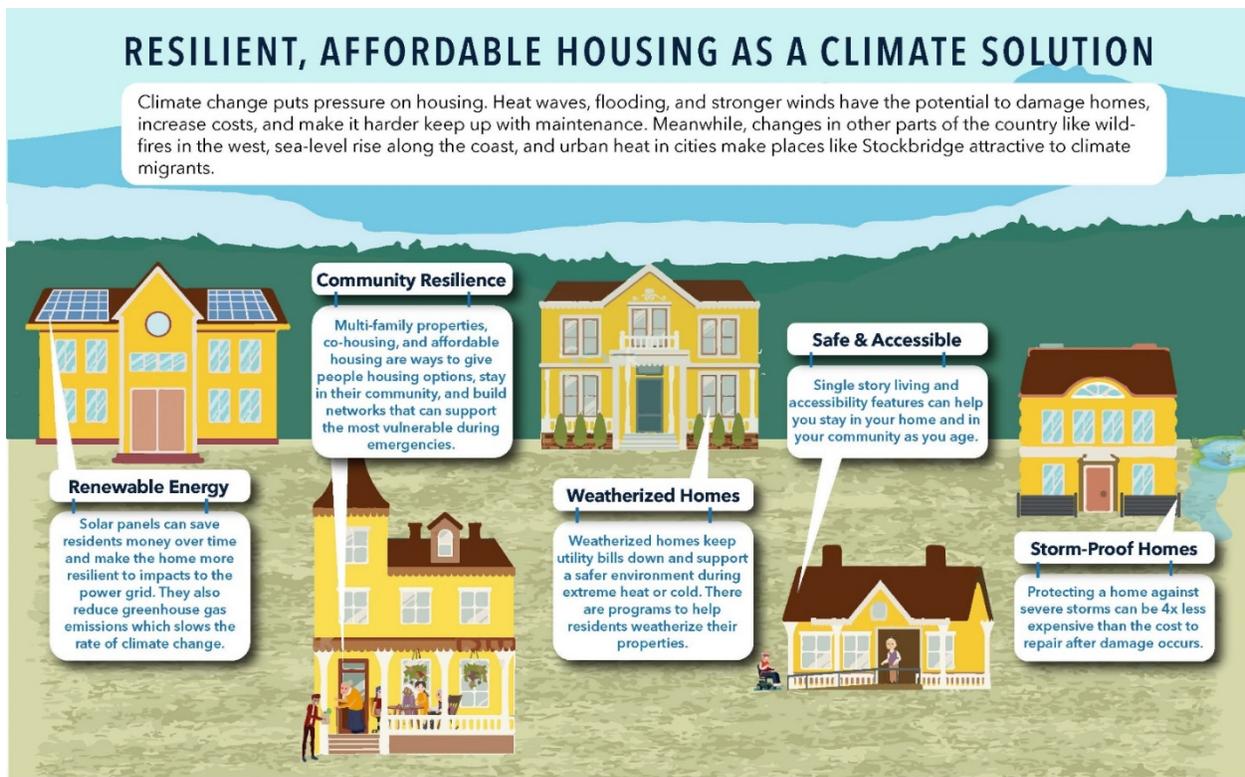
96% of survey respondents reside in Stockbridge. 78% were 65 years of age or older and more than half have lived in Stockbridge for 25 years or longer. 56% were year-round residents while 39% were seasonal residents. Nearly all owned their home in Stockbridge and lived in a single-family home (93% and 91%, respectively).

## Key Stakeholder Interviews

Four key stakeholder interviews were conducted to ensure specific perspectives were included in information gathering including those with expertise in housing and local government, as well as a short-term rental landlord and seasonal resident. Takeaways from these interviews inform the discussion and potential strategies later in this report.

## Resilient Housing Infographic

The Resilient Housing Infographic was developed to explain the interrelated concepts of affordable, accessible, safe, and storm-hardened housing on resilience. It also included components of social resilience acknowledging that resilient housing includes more than just the physical property. The infographic was utilized at the senior listening sessions and MVP public listening session, printed and posted in public areas in the community, shared on the project website, and is available for future use by the Town.



Funded by a Municipal Vulnerability Preparedness grant from the Massachusetts Executive Office of Energy and Environmental Affairs.



### III. Stockbridge Housing: Context and Challenges

Stockbridge has identified housing as a component of the community’s overall climate resilience due to several interrelated factors concerning housing and demographics. The cost and supply of housing and the types of housing available to buyers and renters play a critical role in defining the town’s visual character, economy, and well-being.

Challenges related to housing in Stockbridge are not new. The Town undertook a visioning process in 2015/2016 to create a vision for what the Town wanted to become over the next twenty years. This process identified housing as an important concern, and the 2016 Vision Report notes that “Housing was the topic that yielded the most mixed responses as people were challenged to find models for increasing housing for seniors and families while integrating that housing into the design and character of the town.”<sup>2</sup> These concerns continue, and the impacts of climate change are likely to exacerbate the challenges associated with housing in Stockbridge – particularly for residents that want to age in place.

#### Housing Facts and Figures

Housing is the most common land use in Stockbridge, as is true in almost every town in the Commonwealth. According to the MA Department of Revenue (DOR) Municipal Databank for fiscal year 2021, slightly more than 71% of parcels in Stockbridge have a residential use. Of the 1,389 residential use parcels, 1,100 (79%) are classified as single-family homes, 152 (11%) are condominiums, 96 (7%) have mobile homes or multiple houses on one parcel, and 41 (3%) are two-family, three-family or apartment developments. Slightly under 2% of all land parcels are categorized as commercial, and less than 1% of parcels are categorized as industrial.

Land Use	# of Parcels	% of Parcels
Residential	1,389	71.2%
Commercial	36	1.8%
Industrial	11	0.6%
Chapter 61 Land – Forest, Agriculture, and Recreation	51	2.6%
Vacant/Exempt/Other	464	23.8%
<b>TOTAL</b>	<b>1,951</b>	<b>100.0%</b>
<i>Source: Massachusetts Department of Revenue (DOR) Municipal Databank, Fiscal Year 2021</i>		

#### Current Inventory

The most recent estimates from the Census Bureau indicate that Stockbridge’s housing inventory includes 1,662 units.<sup>3</sup> This represents an increase of approximately 91 units, or 5.8%, since 2000.<sup>4</sup> Stockbridge’s predominantly single-family home profile goes together with its housing occupancy statistics. Nearly 65% of all households in the town are homeowners, while 35.5% are renters. Of the 1,662 housing units, approximately 62% (1,031 units) have three (3) or more bedrooms. The median value of owner-occupied housing in Stockbridge is approximately \$480,900, which is more than double the owner-occupied housing

<sup>2</sup> <https://stockbridge-ma.gov/wp-content/uploads/2019/04/visioning.pdf>

<sup>3</sup> U.S. Census Bureau, American Community Survey (ACS) Five-Year Estimates 2015-2019, DP04.

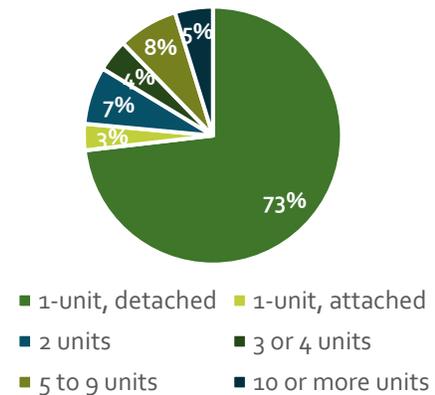
<sup>4</sup> 2000 Decennial Census

values found in Berkshire County overall (\$216,100). More recent single-family property sales data indicate a 10.2% increase in the median sales price between December 2019 (\$430,250) to December 2020 (\$474,000).<sup>5</sup>

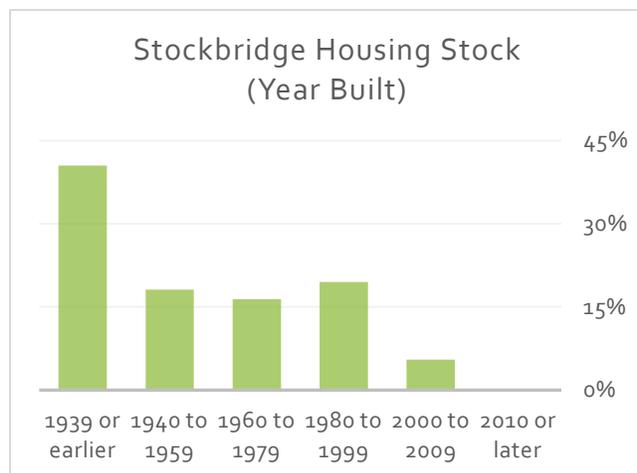
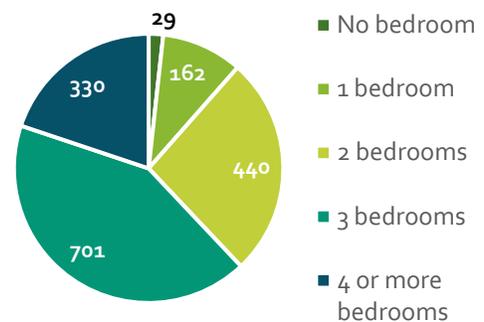
Over that same period, the median sales price of condominiums in Stockbridge rose 19.2%, increasing from \$367,500 in December 2019 to \$438,000 in December 2020.<sup>6</sup> The trend in rising home prices is being experienced across Berkshire County. In fact, the median sale price for single-family homes in the Berkshires rose 32.2 percent during the fourth quarter of 2020, on a year-over-year basis, the second-largest increase among similar areas across the United States during that three-month period.<sup>7</sup> This dramatic growth in prices has been tied to a confluence of factors including record-low mortgage rates, high demand, and low inventory both locally and nationally. As a result, housing in Stockbridge is often unattainable for moderate-income earning households.

According to ACS 2015-2019 5-Year Estimates, 716 housing units in Stockbridge (43.1% of all housing units) are for seasonal, recreational, or occasional use. Seasonal vacant housing units are those intended for

Housing Units by Building Type  
(Source: ACS 2015-2019)



Housing Units by Number of Bedrooms  
(Source: ACS 2015-2019)



occupancy only during certain seasons of the year, are found primarily in resort areas, and are likely to be part of the short-term rental market inventory. Housing units held for occupancy by migratory labor employed in farm work during the crop season are also tabulated as seasonal.

The housing inventory in Stockbridge is generally older, with nearly 95% built before 2000. Moreover,

<sup>5</sup> Massachusetts Association of Realtors, Berkshire County MLS, and MLS Property Information Network, Inc. [http://marketstatsreports.showingtime.com/MAR\\_z4jps/sst/202012/Stockbridge.pdf](http://marketstatsreports.showingtime.com/MAR_z4jps/sst/202012/Stockbridge.pdf), Accessed on April 25, 2021

<sup>6</sup> Ibid.

<sup>7</sup> [https://www.berkshireeagle.com/business/chomping-at-the-bit-to-get-in-the-door-berkshire-home-prices-soar-as-a/article\\_66d8bado-72f3-11eb-ad70-43b5e3557a7c.html](https://www.berkshireeagle.com/business/chomping-at-the-bit-to-get-in-the-door-berkshire-home-prices-soar-as-a/article_66d8bado-72f3-11eb-ad70-43b5e3557a7c.html)

almost 60% of the housing stock was built before 1960 – meaning that nearly three-fifths of the houses in Stockbridge are over 60 years old.

In terms of utilities, 43.3% of occupied housing units are heated with fuel oil or kerosene, 21.5% are heated with gas, 19.7% are heated with bottled, tank, or LP gas, and 14.0% are heated with electricity.<sup>8</sup>

These factors pose challenges for some residents, especially seniors, to prepare for and respond to a changing climate because housing stock is older, which creates challenges for weatherization and maintenance. Further, older homes are difficult to control temperatures (older windows, poor insulation, etc.) which is a challenge in extreme temperature events.

### Subsidized Housing

The Massachusetts Subsidized Housing Inventory (SHI) is used to measure a community's stock of low-or moderate-income housing for the purposes of M.G.L. Chapter 40B, the Comprehensive Permit Law.<sup>9</sup> As of December 2020,<sup>10</sup> 10.8% (or 113) of Stockbridge's 1,051 year-round housing units<sup>11</sup> meet the requirements for inclusion in the count of Low or Moderate-Income Housing Units. This means that if 80 or more market rate year-round housing units are constructed in Stockbridge without additional affordable housing units, the SHI will drop below the 10% threshold. As a result, developers (public agencies, nonprofit organizations or limited-dividend companies) would have the right to appeal an adverse local decision to the State. That is, if the Zoning Board of Appeals rejects the affordable housing development or imposes conditions which the developer believes will make the project uneconomic, the developer may be able to appeal the decision to the State Housing Appeals Committee (HAC), which can overrule the local decision unless the proposed development presents serious health or safety concerns that cannot be mitigated.<sup>12</sup> In order to qualify for Chapter 40B housing, at least 20-25% of any proposed development has to provide housing which serves households at or below 80% of the area's median income (AMI). In FY 2021, 80% of the AMI for a family of four in Stockbridge is set at \$69,100.<sup>13</sup>

Heaton Court (Stockbridge Housing Authority) and Pine Woods Apartments (Construct, Inc.) are the two affordable housing developments within Stockbridge. Heaton Court, located at 5 Pine St. is state-aided public housing which is designed for elderly and non-elderly disabled individuals that was constructed in 1977. A waiting list is in place for the 50 one-bedroom units and 1 two-bedroom unit. Residents, those employed in Stockbridge and Veterans receive a preference on the waiting list. Priority may also be granted for emergency

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<sup>8</sup> U.S. Census Bureau, American Community Survey (ACS) Five-Year Estimates 2015-2019, DP04.

<sup>9</sup> Chapter 40B is a state statute that enables local Zoning Boards of Appeals (ZBAs) to approve affordable housing developments under flexible rules if at least 20-25% of the units have long-term affordability restrictions. Also known as the Comprehensive Permit Law, Chapter 40B was enacted in 1969 to help address the shortage of affordable housing statewide by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions.

<sup>10</sup> Massachusetts Department of Housing and Community Development, Chapter 40B Subsidized Housing Inventory (SHI) as of December 21, 2020

<sup>11</sup> 2010 Census Year-Round Housing Units

<sup>12</sup> Citizens' Housing and Planning Association 40B Fact Sheet, [https://www.chapa.org/sites/default/files/40%20B%20fact%20sheet\\_o.pdf](https://www.chapa.org/sites/default/files/40%20B%20fact%20sheet_o.pdf)

<sup>13</sup> [HUD User FY 2021 Income Limits Summary](#)

cases after review of eligibility. In 2019, Heaton Court welcomed one new resident, and in 2020 welcomed five new residents. Pine Woods, constructed in 2006, includes 30 Energy Star apartments, of which 25 are affordable units. The development includes one-, two-, three-, and four-bedroom units and three ADA units.

In 2019, the Town’s Community Preservation Committee (CPC) approved \$57,000 for three projects at Heaton Court. The Stockbridge Housing Authority was awarded \$37,000 for the roof replacement at Building F, a \$10,000 award for an outdoor lighting upgrade and \$10,000 for updates to the linear fire alarm system. In 2020, the Community Preservation Committee (CPC) approved \$74,073 for three roofing projects at Heaton Court.

Despite being a valuable housing resource, community members comment that Pine Woods is in need of repair and maintenance. The Low-Income Housing Tax Credit (LIHTC) was an important source of funding for the development’s first 15 years; however, LIHTC requirements have since changed and Pine Woods would need to add more than 10 additional units to become eligible for a new round of LIHTC funding. This is a challenge given wetlands on the Pine Woods property. In 2020, the Towns Community Preservation Committee approved \$75,000 for driveway improvements. Pine Woods is also seeking additional funding from the Department of Housing and Community Development for other identified improvements.

### Taxes and Utilities

Of the five surrounding towns, Stockbridge has the lowest residential tax rate at \$9.78 (FY 2021).

Town	Residential Tax Rate* <sup>14</sup>
Stockbridge	\$9.78
Great Barrington	\$15.75
Lee	\$14.68
Lenox	\$12.10
Richmond	\$12.38
West Stockbridge	\$13.12

\*Rates Per \$1,000 assessed value.

Based on consumer spending data, the annual average amount spent on Utilities, Fuels, and Public Services by Stockbridge residents is \$5,511.65.<sup>15</sup> This is on par with the rest of the Commonwealth, which spends an average of \$5,865.69 annually. Despite being in line with the rest of the state, the cost of utilities and public services tends to have a more significant impact on households with fixed incomes – which characterizes the income for many seniors. Moreover, older adults living alone often have less support and fewer financial resources.

<sup>14</sup> Berkshire Realtors and Multiple Listing Service, Inc., *Berkshire County Property Tax Rates by City/Town*, <https://berkshirerealtors.net/re-business-news/financial-issues/property-tax-rates/>. Accessed May 25, 2021.

<sup>15</sup> 2020/2025 Esri Consumer Spending; Consumer Spending data are derived from the 2017 and 2018 Consumer Expenditure Surveys, Bureau of Labor Statistics. (Expenditures represent the annual averages and totals for the 2019 calendar year. The average expenditure reflects the average amount spent per household in the area.)

## Demographics

The population in Stockbridge has been declining over the past several decades and is skewed toward older residents. The median age in Stockbridge is 60.2, whereas the median age for the Commonwealth is 39.5.<sup>16</sup> Likewise, 46.4% of the Stockbridge residents are over the age of 62, whereas only 19.9% of Massachusetts residents are over the age of 62. **While the population in Stockbridge is projected to decrease over the next two decades (from 1,947 in 2020 to 960 in 2040), the percentage of residents aged 70 and up is anticipated to increase.**<sup>17</sup> Available data predates

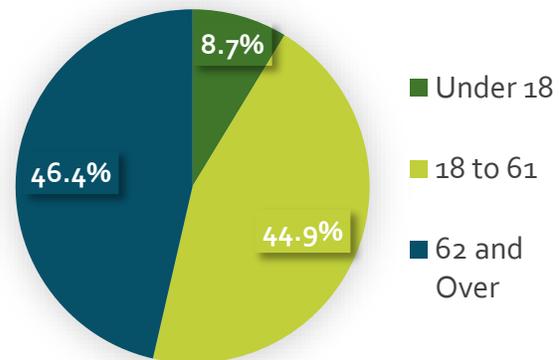
the COVID-19 pandemic, and therefore does not take current trends into consideration (e.g., second homeowners making the Berkshires their year-round residence, etc.) but is still useful for identifying future needs.

The Massachusetts Housing Partnership has identified six common 'age typologies' that capture demographic composition trends. Each of these typologies corresponds with a variety of strengths and weaknesses that have implications for housing policy. Stockbridge is considered an 'Aging Community,' which is characterized by a low proportion of children and young adults and a disproportionate share of older adults and retirees.<sup>18</sup>

While population trends are important, household patterns and dynamics matter even more for a housing analysis. A household is one or more people occupying the same housing unit. Different household types often have different housing needs and preferences. The size and composition of a community's households can indicate how well suited the existing housing inventory is to residents.

The Census Bureau divides households into two broad classes: families and non-families. A family household includes two or more related people living together in the same housing unit, and a non-family household can be a single person or two or more unrelated people living together. Though exceptions do exist, most non-family households are smaller than families and often, they are both older and living alone. This pattern is evident in Stockbridge. On a town-wide basis, nonfamilies constitute 52.1% of all 847 households. Of the 441 non-family households, 85% are comprised of one person. Seniors (defined as people aged 65 and over) account for about 72% of Stockbridge's one-person households. Growth in senior households will increase the town's need for different types of housing, ideally concentrated in places where older adults can easily access services and purchase goods.

Stockbridge Population by Age Category  
(Source: ACS 2015-2019)



<sup>16</sup> U.S. Census Bureau, American Community Survey (ACS) Five-Year Estimates 2015-2019, DP05.

<sup>17</sup> *Massachusetts Population Projections by Regional Planning Area*, 2018, prepared by the UMass Donahue Institute's Economic & Public Policy Research Group Population Estimates Program

<sup>18</sup> Massachusetts Housing Partnership Center for Housing Data, using 2015-2019 American Community Survey 5-Year Estimates, <https://mhpcenterforhousingdata.shinyapps.io/DataTown/>

The relatively small and older population in Stockbridge makes it challenging to continue to provide services that would be needed to support residents in an emergency. These concerns have been exacerbated by recent changes in the community, including the departure of a doctor, dentist, and pharmacist from downtown Stockbridge. In addition, the upward trend in the age of Stockbridge residents is reflected in the average age of volunteer firefighters, which is currently 62 years.

Across all RHI engagement activities, participants expressed a desire to make Stockbridge attractive and accessible to young workers and families who can participate in town government, volunteering, and provide needed services. Many discussed the importance of creating jobs, attracting new businesses to Stockbridge, and improving the community's infrastructure, particularly improving cell phone service and reducing power outages, as important components in addition to housing cost.

## Other

### Climate Migration

Climate migration refers to people leaving their homes due to climate stressors such as increased flooding, sea level rise, drought, and heat. Climate migration can be intentional, for example, people who chose not to rebuild following a wildfire and instead move to an area of the country where wildfire risk is lower. It can also happen unintentionally such as when survivors of a hurricane seek emergency shelter in another state in the immediate aftermath of the storm and then remain there permanently. It is estimated that 13.1 million people in the US will be displaced by sea-level rise by 2100, including 428,000 people in coastal Massachusetts<sup>19</sup>. These people will move inland causing secondary impacts on inland communities. Some models estimate through the end of the 21<sup>st</sup> century, Berkshire County may experience 3% greater than expected migration into the county from indirect effects of sea level rise<sup>20</sup>.

The Berkshires has long been a popular destination for visitors and seasonal residents from Boston, New York City, and Hartford. It offers abundant natural and cultural resources as well as a retreat for city dwellers looking to escape hot summers and coastal storms. Although not using the language of climate migration, participants in Stockbridge's MVP and RHI activities described people moving to Stockbridge after Hurricane Katrina and Superstorm Sandy, and most recently many seasonal residents remaining longer in Stockbridge during the COVID-19 pandemic. This specific type of climate migration into Stockbridge puts pressure to build more, larger housing and vacation which compounds the challenge of finding smaller and more affordable housing for seniors, young people, and workers.

These shifts in population can tighten the housing market, increase pressures on community infrastructure, and bring up issues related to social cohesion and social equity. Participants in Stockbridge's MVP and RHI engagement activities noted these challenges but also the opportunities to bring new people into the community. With proactive, community-wide planning, Stockbridge could create the environment to attract and welcome people into the community that can meet identified community needs such as home maintenance professionals and others.

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<sup>19</sup> <https://news.uga.edu/sea-level-rise-could-reshape-cities-inland/>

<sup>20</sup> <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0227436>

## Short-Term Rentals

Stockbridge is a desirable, year-round destination for vacationers. Although ACS 2015-2019 data shows approximately 43% of housing units are for seasonal, recreational, or occasional use, local RHI participants expect that updated census data will show this has increased to just over half of all housing units due to recent sales. According to feedback from the stakeholder interviews and senior listening sessions, seasonal and short-term rentals provide an important source of income for residents and can help them save for retirement or meet other financial goals. As an example, one participant was aware of a neighbor who rented out their primary residence for the summer and was able to use the income to pay their mortgage and property taxes for the entire year. On the other hand, residents noted that short-term and seasonal properties adversely impact available inventory and increase purchase prices. These effects make it difficult for many older residents to downsize in-town and increase assessed values on properties thereby increasing taxes. Residents discussed needing to find a balance between supporting this income generating opportunity while also protecting sufficient inventory and affordability for full-time residents to support a thriving community. Stockbridge does not have robust, local regulations or restrictions regarding short-term rentals, in part due to administrative capacity to enforce them.

## IV. Discussion of Housing and Climate Resilience

### **Resilience of Essential Community Services**

The RHI engagement activities as well as the town's Community Resilience Building Workshop revealed concern among residents about essential community services in the town. Notably, participants mentioned the loss of medical, dental, and pharmacy services in the downtown, the high average age of volunteers in the fire department, and challenges scheduling tradespeople for urgent repairs as well as routine maintenance. Improved access to healthcare and transportation were also priorities for residents. Poor cell phone coverage and frequent power outages were also challenges. Participants wanted to see barriers to entry to the Stockbridge housing and rental market addressed so that more people, especially younger workers and families, could reside in Stockbridge and would be able to contribute to these services.

### **Resilience of Housing Stock**

Stockbridge's older and rural housing stock presents challenges for community resilience. Fallen trees causing property damage and power outages was the top concern in the RHI community survey and this was echoed during the key stakeholder interviews. Some residents have removed trees from their properties but noted that this can be costly and also results in an environmental and aesthetic loss. Concern for reliability of private wells during drought and extended power outages was raised with some residents suggesting an expansion of public water and sewer and others suggesting hand-pumps for those on private wells. Weatherized and energy efficient homes, including those that use renewable energy, will reduce cost burdens on residents and create a safer indoors environment, particularly for seniors and others who have more difficulty regulating temperature and those with medical needs. Lastly, homes that incorporate more accessibility and features that support people aging in place helps people to stay in their communities with the social networks they rely upon during emergencies.

### **Diverse Housing for Diverse Needs**

The housing stock in Stockbridge is generally older, large, and single family. With one of the oldest populations in the state, the town hasn't invested in transitional housing for people who have outlived their homes. More choices for seniors to age in place or downsize and for young workers or families to live is desired and would support social resilience. Most RHI engagement activity participants expressed that they are not in need of subsidized housing, but rather a wider range of housing that would support people through various stages of the life cycle and some financial or regulatory mechanisms that would prioritize full-time residents being able to purchase or rent this housing in a market with significant competition from seasonal residents and vacationers. The lack of homes available for a moderate-income buyer presents a significant barrier to prospective Stockbridge residents. Providing suitable housing for seniors to downsize also has the potential to free up inventory for workers and families.

## V. Potential Strategies to Increase Resilience

The following is a list of strategies and tools that Stockbridge could pursue to increase community resilience and address housing challenges. It is organized from short-term to longer-term, and the strategies generally fall within the categories of Community Education, Planning, Regulatory, and Other. Strategies may be aimed at improving safety, affordability, physical or social resilience, or some combination of these. Additional resources and examples are provided, where available, but do not represent all relevant resources on a topic.

### A. Short-Term (1 - 5 years)

**A.1 Educate community members on housing resilience and available resources** – Participants in the Stockbridge MVP and RHI processes have identified several concerns and hopes related to climate change adaptation. Increasing knowledge on these topics is an initial step toward action. Further, multiple resources exist to help community members improve the safety, affordability, and resilience of their homes. These include free and subsidized programs to assess home efficiency and make improvements, rebates on energy efficient home appliances and renewable energy, and more. While some residents may be aware and utilizing these resources, others stated they either were not aware or were aware but felt they needed support to better understand and take advantage of them. Delivery methods could include community workshops and trainings, compiling relevant information into a single location (online or in print), or one-on-one “navigators” to work with homeowners could increase utilization of these resources. The Council on Aging and faith-based organizations can play an important role by hosting educational sessions and ensuring information is distributed to seniors. Possible education topics include:

- **Tree care and management for homeowners** to mitigate climate change and address high priority concerns related to property damage and power outages from fallen trees and limbs.
  - Resources: local arborists
- Assessing and taking advantage of **solar/renewable energy and weatherization programs** and incentives for homeowners to lower utility bills and increase home resilience.
  - Resources
    - MassSave: <https://www.masssave.com/>
    - Massachusetts Solar Programs: <https://www.mass.gov/solar-information-programs>
- Facilitated community conversations that **explore the tension point between preserving community character and facilitating change** to meet residents’ housing needs.
- Education on **climate migration** projections, impacts, and opportunities
  - Resources: see recommendation B.2
- Planning guides, tools, and trainings for **local boards and committees** regarding housing frameworks, regulations, and options.
  - Resources:
    - Housing Toolbox for Massachusetts Communities: <https://www.housingtoolbox.org/recorded-workshops-and-trainings/western-mass-housing-conference>

**A.2 Leverage and create mobility options to support aging in place** - Access to a community's social, cultural, economic, educational, and recreational assets is considered a critical ingredient of an older adult's ability to successfully and healthily age in community. Moreover, housing affordability is now often defined by the combination of housing costs and transportation costs. Activities can include exploring expanded uses of the Council on Aging van and services, such as allowing younger riders or additional services outside of typical CoA programs that meet community needs, as well as ensuring that community land use planning improves older-adult mobility through zoning enhancements that support the logical location of older-adult housing and services.

**A.3 Complete a Housing Production Plan** - A housing production plan provides communities with an opportunity to understand housing needs in their community and develop a strategy for providing a diverse supply of housing that meets current and projected needs. Housing production plans include an assessment of physical and regulatory development limitations, identification of specific sites for housing production, as well as the development of housing goals and specific strategies to achieve those goals. Additional community engagement, research, and assessment will be needed to prepare this plan.

A detailed plan to provide diverse housing should address needs for older residents, younger individuals and families looking to enter the market, and those providing essential services to the community. A multigenerational planning approach will ensure that the needs of all residents are met and that older members of the community are not at risk of social isolation, declining health, and poor economic well-being. The housing production plan can also incorporate climate change projections so that physical safety and resilience is addressed along with affordability and social resilience.

Additional information and examples:

- MA DHCD Chapter 40B Housing Production Plan website: <https://www.mass.gov/service-details/chapter-40-b-housing-production-plan>
- Assessing Needs - Housing Toolbox for Massachusetts Communities: <https://www.housingtoolbox.org/assessing-needs>
- Lenox (MA) Housing Production Plan: <https://www.townoflenox.com/land-use-department/pages/lenox-housing-production-plan>

**A.4 Reframe “affordable housing” to include moderate-income households** – Housing is increasingly out of reach for many people, and reframing the conversation about affordable housing to include moderate-income households has been found to help shift public thinking, build consensus on needed housing projects, and mobilize action.<sup>21</sup> As a May 2021 Berkshire Eagle article noted,

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<sup>21</sup> [https://ssir.org/articles/entry/creating\\_affordable\\_housing\\_opportunities\\_means\\_talking\\_equity#](https://ssir.org/articles/entry/creating_affordable_housing_opportunities_means_talking_equity#)

“Workforce housing,’ a term that’s coming into vogue as less ‘threatening’ to NIMBY [Not in My Backyard] types than “affordable housing,” is in extremely short supply” in the region.<sup>22</sup>

When the term “affordable housing” comes up, it often refers to one of two things: naturally occurring affordable housing or subsidized housing. Naturally occurring affordable housing is available on the market, open to anyone and not subsidized by a government or nonprofit, but which happens to be within the budget of many households and families. On the other hand, subsidized affordable housing is housing that is made to be affordable through nonprofit or government subsidies.<sup>23</sup> As noted previously, the Massachusetts Subsidized Housing Inventory defines these housing units as being restricted to households at or below 80% of the area's median income – which for a family of four in Stockbridge is set at \$69,100.<sup>24</sup> **This is roughly equivalent to the salary for a public schoolteacher in the region, which typically falls between \$52,594 and \$69,551.**<sup>25</sup> Given the high costs of housing in Stockbridge, it is important to reframe efforts and nurture support for changes to land use/zoning regulations and the provision of incentives that will increase the supply and availability of desired housing. Focusing the conversation on addressing barriers for moderate-income households (e.g., young professionals, young families, and retirees) may help the public view these efforts as appropriate and effective solutions.

**A.5 Implement an Accessory Dwelling Unit bylaw and allow ADUs in all residential districts** – An accessory dwelling unit is a small residential unit that shares a single-family lot with a larger primary residence. The American Association of Retired Persons (AARP) guidance on ADUs identifies them as being affordable, able to provide income for those wanting to be a landlord and provide capital to make home improvements, are good for people of all ages, are often the right size for those looking for smaller housing, are good for the environment, and allow communities to incorporate more diverse housing with minimal visual impact, an important consideration in Stockbridge. Concurrent with the RHI, Stockbridge was drafting a proposed Accessory Dwelling Unit bylaw<sup>26</sup>. Some municipalities that have adopted ADU bylaws have met community needs by placing certain restrictions on ADU rentals such as requiring the owner to occupy one unit, setting a minimum leasing term of 30 days, or setting maximum income eligibility limits to 100% of area median income.

Additional information and examples:

- AARP “All About Accessory Dwelling Units”: <https://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-adus.html>
- City of Salem, MA Accessory Dwelling Unit Rules: <https://www.cityofsalem.net/Pages/accessory-dwelling-unit-rules.aspx>

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<sup>22</sup> [https://www.berkshireagle.com/news/local/clarence-fanto-the-bottom-line-looking-for-a-home-in-county-trend-lines-not-encouraging/article\\_6f880342-af5d-11eb-b0b4-4fe4ddb57618.html](https://www.berkshireagle.com/news/local/clarence-fanto-the-bottom-line-looking-for-a-home-in-county-trend-lines-not-encouraging/article_6f880342-af5d-11eb-b0b4-4fe4ddb57618.html)

<sup>23</sup> <https://www.strongtowns.org/journal/2018/3/30/17-head-scratcher-housing-words-defined>

<sup>24</sup> [HUD User FY 2021 Income Limits Summary](https://www.huduser.gov/portal/publications/summary/summary.html)

<sup>25</sup> <https://www.salary.com/research/salary/benchmark/public-school-teacher-salary/stockbridge-ma>

<sup>26</sup> [https://stockbridge-ma.gov/wp-content/uploads/2021/04/3-24-21-ADU-bylaw\\_SECOND-DRAFT.pdf](https://stockbridge-ma.gov/wp-content/uploads/2021/04/3-24-21-ADU-bylaw_SECOND-DRAFT.pdf)

**A.6 Provide/promote incentives for including clean and renewable energy in new construction and major rehabilitations** – 2030 and 2050 are important milestone dates for significantly reducing emissions and mitigating further climate change. Buildings and transportation are the greatest source of greenhouse gas emissions in Massachusetts and are critical areas for action<sup>27</sup>. Homes built today are expected to be around in 2050, the target year for net-zero emissions set by the state and federal governments. Providing information and/or incentives for all new construction and major rehabilitations to include or be designed for renewable energy and electric vehicle charging provides climate mitigation benefits as well as the immediate cost-saving and resilience benefits that come from these energy sources.

Additional information and examples:

- Mass Save Residential New Home Construction Incentives:  
<https://www.masssave.com/saving/residential-rebates/new-construction>

### **A.7 Adopt a Property Tax Deferral Program**

Stockbridge's hot housing market and the impact on property taxes for older residents and those on fixed income was a top challenge identified in the RHI Community Survey. The Tax Deferral Program allows communities to permit homeowners over 65 years of age who conform to income guidelines to defer payment of property taxes freeing up money for homeowners to pay for utilities, make home improvements, or meet other needs. The enabling legislation for the Tax Deferral Program can be found at MGL Ch 59, Section 5, clause 41A. The provisions which establish the income criteria guidelines limits for eligibility and also provides that communities that wish to increase the income eligibility may do so by vote of its legislative body. The maximum income can be found in MGL Ch 62, Section 6 (k). and allows up to:

- 40,000 for single person
- 50,000 for single head of household
- 60,000 for married couples

Property taxes become due upon the change of ownership with accrued interest established by the municipality not to exceed 8% per annum.

The Property Tax Deferral Program could supplement Stockbridge's Elderly and Disabled Tax Fund, which provides for aid to qualifying elderly and/or disabled residents of low income for real estate taxes on their homes. The program, established in 2003, is funded by voluntary taxpayer donations and is administered by an appointed committee that evaluates applications and distributes aid up to 50% or \$1,000 of a qualifying property tax bill.

Additional information and examples:

- Property Tax Deferral Program – Massachusetts General Laws Chapter 59, Section 5, clause 41A

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<sup>27</sup> <https://www.mass.gov/lists/massdep-emissions-inventories#2>

- Lexington (MA) Property Tax Deferral Program - <https://www.lexingtonma.gov/assessor/pages/senior-tax-deferral-program>

## B. Medium to Long-Term (5+ years)

**B.1 Plan for demographic changes including those due to climate migration** – Either as a standalone project or as a component of other community planning efforts, Stockbridge has an opportunity to prepare for demographic changes. This initiative can proactively minimize anticipated challenges such as those related to housing and infrastructure while creating the conditions that support desired changes such as attracting individuals who can provide essential health, safety, and property services. Characterizing who is moving, when, and why can help the community make informed decisions related to infrastructure, zoning, economic development, and more.

Additional information and examples:

- Climigration: <https://www.climigration.org/>
- Welcoming America: <https://welcomingamerica.org/>
- Anticipated Vulnerabilities: Displacement and Migration in the Age of Climate Change, a report on the experiences of the effects of Hurricane Maria on the City of Holyoke (MA): <https://www.holyoke.org/documents/anticipated-vulnerabilities-displacement-and-migration-in-the-age-of-climate-change-a-report-on-the-experiences-of-the-effect-of-hurricane-maria-on-the-city-of-holyoke/>

**B.2 Plan for multi-generational, efficient housing** – Multiple participants in the RHI engagement activities discussed an interest in more diverse housing supply, specifically denser, smaller housing where people of all ages could live. Most felt this needed to be within walking distance to downtown amenities such as the post office. However, Stockbridge should also consider this type of development in other parts of the town where there is appropriate land and consider what amenities, such as a café, garden, or outdoor recreational space, can be brought to the development. For example, Forest Springs, an affordable housing development in Great Barrington, incorporates solar energy, is nearly net zero, offers ADA accessible units, has an onsite community garden and walking trails, and an arrangement with the Berkshire Regional Transit Authority for on-call bus pickup and drop off for residents. While a development in Stockbridge might not need to be designated affordable (80% Area Median Income), this is an example of a planned development that incorporates climate and social resilience, accessibility, and multiple services and amenities to residents.

Additional information and examples:

- Forest Springs (Great Barrington, MA): <https://constructinc.org/forest-springs/>
- *Where We Live: 100+ Examples of Communities for All Ages* (AARP Livable Communities): <https://www.aarp.org/livable-communities/tool-kits-resources/info-2016/where-we-live-communities-for-all-ages.html>

**B.3 Adopt a Visitability ordinance for new construction** - Visitability refers to single-family or owner-occupied housing designed in such a way that it can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers. These basic accessibility features include: zero step entry, doors with 32 inches of clear passage space, and a first-floor accessible bathroom. Visitability builds basic accessibility into new construction and make homes safer for people as they age, for those with temporary disabilities, and for people in different stages of life.

Additional information and examples:

- Visitability: <https://visitability.org/>
- Increasing Accessible Housing through Visitability and Universal Design Standards: <https://www.mapc.org/resource-library/increasing-accessible-housing-through-visitability-and-universal-design-standards/>

**B.4 Adopt an Empty Homes Tax** – In 2017, Vancouver, Canada implemented a tax on homes left vacant for more than six months per year. The purpose of the tax is to return empty or under-utilized properties to use as long-term rental homes for people who live or work in the city. Owners make a declaration on property use at the end of each year to determine whether their property is subject to the tax, which is 1.25% of the property’s assessed value. Revenue is invested in affordable housing initiatives in the city. Some U.S. cities, especially those in California, are looking at similar taxes where rental vacancies are very low. This strategy is likely the most challenging to implement due to the need to obtain community support for a new tax and potential capacity issues for enforcement.

Additional information and examples:

- Vancouver Empty Homes Tax: <https://vancouver.ca/home-property-development/empty-homes-tax.aspx>
- U.S. Cities Look to Vancouver’s Novel Empty Home Tax: <https://news.bloombergtax.com/daily-tax-report-state/u-s-cities-look-to-vancover-s-novel-empty-homes-tax>

# Acknowledgements

This document is a companion to the Stockbridge Community Resilience Building Summary of Findings Report (2021). It was prepared by Katie Kemen and Jeanette R. Tozer of BSC Group for the Town of Stockbridge.

Funding was provided from the Commonwealth of Massachusetts Office of Energy and Environmental Affairs Municipal Vulnerability Preparedness (MVP) program under an expanded scope to Stockbridge's MVP planning grant.

We would like to acknowledge and thank the following individuals for their participation in the Resilient Housing Initiative expanded scope project:

## Project Leadership

Michael Canales, Town Administrator, Town of Stockbridge  
Laura Dubester, Chair, Stockbridge Green Communities Committee  
Patrick White, Select Board Member, Town of Stockbridge

## Work Group Meeting Participants

Michael Canales, Town Administrator\*  
Laura Dubester, Green Communities Chair\*  
Patrick White, Selectman\*  
Marie Raftery, Planning Board  
Father Samuel Smith, St. Paul's Episcopal Church\*  
Bill Vogt, Planning Board  
June Wolfe, Construct  
Jay Bikofsky, Finance Committee  
Brent Damrow, Congregational Church\*

Charles Kenny, MD, Board of Health\*  
Andrea Lindsay, Stockbridge Housing Authority  
Nancy Socha, Planning Board  
Chris Marsden, Emergency Management Director\*  
Joanne DeRose, National Grid  
Carrieanne Petrik, MA EEA, MVP Regional Coordinator\*  
Katie Kemen, BSC Group\*  
Jeffrey T. Malloy, BSC Group\*  
Jeanette R. Tozer, BSC Group\*

*\*Denotes MVP Core Team member*

## Interview Participants

Jay Bikofsky, Chair, Stockbridge Finance Committee  
Roxanne McCaffrey, Member, Stockbridge Select Board; former real estate agent & rental property owner  
June Wolfe, Housing Director, Construct, a housing non-profit working in Berkshire County  
Private, homeowner/part-time Stockbridge resident

# Appendices

## Appendix 1: RHI Work Group Meeting Minutes

**To:** Michael Canales, Town of Stockbridge **Date:** January 25, 2021  
**From:** Katie Kemen, BSC Group **Proj. No.** 89625.00  
**Re:** Stockbridge MVP Resilient Housing Initiative (RHI) Meeting Minutes  
**Date of Meeting:** January 19, 2021 **Time:** 2:00 PM – 4:00 PM  
**Place of Meeting:** Zoom

- List of Attendees:**
1. Michael Canales, Stockbridge Town Administrator
  2. Laura Dubester, Stockbridge Green Communities Chair
  3. Patrick White, Stockbridge Selectman
  4. Marie Raftery, Stockbridge Planning Board
  5. Father Samuel Smith, St. Paul’s Episcopal Church
  6. Bill Vogt, Stockbridge Planning Board
  7. June Wolfe, Construct
  8. Jay Bikofsky, Stockbridge Finance Committee
  9. Brent Damrow, Congregational Church
  10. Charles Kenny, MD, Stockbridge Board of Health
  11. Andrea Lindsay, Stockbridge Housing Authority
  12. Nancy Socha, Planning Board
  13. Chris Marsden, Emergency Management Director
  14. Joanne DeRose, National Grid
  15. Carrieanne Petrik, MA EEA, MVP Regional Coordinator
  16. Katie Kemen, BSC Group
  17. Jeff Malloy, BSC Group
  18. Jeanette Tozer, BSC Group

Item	Discussion	Action
Welcome and Introductions	<p>The meeting began at 2:00 pm. Katie Kemen opened the meeting and reviewed the overarching purpose of the RHI. Participants were then invited to share one (senior) housing change or impact that they have noticed in recent years that might be related to changing climate conditions. Some of the comments shared include the following:</p> <ul style="list-style-type: none"> <li>• Seniors are moving out of old, large houses and are unsure how long to stay and maintain their homes</li> <li>• Increasing storm effects on houses – cost of home ownership will continue to rise</li> <li>• Older homeowners face challenges, but it is also difficult for new people to find a job and affordable housing in Stockbridge – young people can’t buy houses</li> <li>• Increasing maintenance issues – can’t open most windows and can’t cool off the house, but the cost to replace windows is really</li> </ul>	N/A

Item	Discussion	Action
	<p>high</p> <ul style="list-style-type: none"> <li>• Construct owns and maintains 25 units of affordable housing in Stockbridge (Pinewoods), and Stockbridge is one of the first and only communities in southern Berkshire County to achieve 10% subsidized housing inventory.</li> <li>• The common problem in south county is an aging population and few millennials. Older residents are encumbered by the cost of owning homes, unable to afford hiring contractors and performing home maintenance, and also can't afford to live here. Older residents are also priced out of assisted living.</li> <li>• Concerns about climate change impacts on wetlands and flooding events.</li> <li>• Housing for first time homeowners is nonexistent and seniors priced out of maintenance and contractor services, which are also often unavailable in addition to being unaffordable.</li> <li>• Colder winters and hotter summers are leading to increased isolation amongst seniors; people are choosing to stay in their homes longer, getting more isolated and leaning on others more; these seniors also don't notice degradation to the homes resulting from climate change.</li> <li>• People are helping each other out.</li> <li>• The Board of Health started investigating issues related to seniors and surveying has found many of the same issues – challenging to fit these issues to climate change</li> <li>• Stockbridge Housing Authority is increasingly planning for emergencies, power outages and weather-related issues for residents; other issues include increasing energy consumption and associated budget impacts, need for building envelope repairs/replacement; and increasing isolation amongst residents.</li> <li>• The RHI is outside of the box; in terms of climate migration, the Berkshires has long been a mecca for climate migrants during the summer. Climate migration and associated increases in housing costs are leaving most vulnerable out of being able to access housing and supports.</li> <li>• Should consider the DPH concept of adaptive capacity in light of climate change – not all elder groups are the same and have different capacities. This is an opportunity for us to look at farmer matching models (matching seniors in need of housing with younger families).</li> <li>• The number of storms that hit the region and their intensity – there were 30 storms in 2020, which is unprecedented</li> </ul> <p>Some of the follow-up comments included:</p> <ul style="list-style-type: none"> <li>• Many towns use 40B to create beyond the threshold, and there's opportunity to cooperate with a friendly 40B.</li> <li>• The prohibition on converting large properties to multifamily and regulation prohibiting cohousing are challenging</li> </ul>	

Item	Discussion	Action
	<ul style="list-style-type: none"> <li>Zoning bylaws are running headlong into the desire to attract new residents</li> </ul>	
Existing Data	<p>Katie Kemen provided an overview of climate change and housing, including impacts related to both gradual climate change and acute events.</p> <p>Jeanette Tozer reviewed some of the existing data for Stockbridge related to demographics and housing. Stockbridge is considered an aging community with low proportions of children and young adults, and a disproportionate share of older adults. Based on population trends from 2000-2015, the population in Stockbridge is anticipated to keep getting older and face an overall decline in population.</p> <p>The data collection challenge posed by second homeowners / seasonal residents was discussed, and it was noted that the available data is skewed where this is not taken into account (e.g., housing affordability). Berkshire Benchmarks can provide additional data using 2010 Census data.</p> <p>Katie Kemen provided an overview of the Stockbridge Zoning Bylaw diagnostic report, which found that restrictive provisions limit the creation of accessory apartments, the operation of small businesses, and the reuse of outbuildings for productive uses. Further, lot size and frontage requirements also impact housing affordability.</p>	N/A
RHI Goals Discussion	<p>Katie Kemen introduced the topic of goals for the RHI and outlined the Georgetown Climate Center’s Goals for Resilient Affordable Housing as an example:</p> <ol style="list-style-type: none"> <li>1. Preserve and create affordable housing</li> <li>2. Increase sustainability and resilience of new and existing housing</li> <li>3. Minimize displacement</li> </ol> <p>It was noted that the RHI includes structural features (buildings), social elements, and environmental features. The group discussion included the following comments:</p> <ul style="list-style-type: none"> <li>Seniors’ financial situations are challenging with many having used home equity as retirement and are now in a financial bind</li> <li>The success of the Berkshires is tied to tourism, and tourists have higher incomes than the seniors that live here; as a result, there is competition for homes and contractors</li> <li>A Community Development Block Grant (CDBG) process is underway through the Berkshire Regional Planning Commission (includes Lee, Dalton, and Stockbridge) to get money for low- to moderate-income housing improvement projects (~\$43,000 allotted for spring 2021)</li> <li>Need to reimagine how to use available properties to create housing for seniors</li> </ul>	BSC to provide refined goals

Item	Discussion	Action
	<ul style="list-style-type: none"> <li>• The Planning Board is addressing accessory dwelling units (ADUs) this year; they have moved beyond the 2019 diagnostic report and are discussing updated bylaws to preserve open space (e.g., the OSRD that provides for density neutral development); they are open to other zoning questions and have discussed an Airbnb provision</li> <li>• Need to differentiate between owner-occupied rentals versus absentee owners</li> <li>• Some participants expressed support for zoning changes related to the very large homes that could be divided up into multi-family housing (excluding the Main Street area).</li> <li>• Need to get a better picture of second home/Airbnb houses and impact</li> <li>• Need to understand from elders in the community how they are doing, what their challenges are, what their interests are (co-housing, etc.) – what would they be receptive to?</li> </ul>	
Data Collection Discussion	<p>Discussion related to data collection for the RHI included the following:</p> <ul style="list-style-type: none"> <li>• RHI should piggyback on the BOH survey</li> <li>• How many seniors would rather have a sub-rental or move into congregated living – how do they want to age in place?</li> <li>• SHA sees a lot of people at the point where they need to sell their homes and it is an emergency → residents end up elderly and homeless</li> <li>• Incorporate the climate change context into any surveys put out – opportunities to have those taking the survey make those connections</li> <li>• Seniors are very private, so need to be thoughtful about how to get any needed information</li> <li>• Need to explore statistical data from the county</li> <li>• Important to foster dialogue and conversation to get information</li> <li>• Potential to undertake a Housing Production Plan (HPP) to get additional data → look at Great Barrington’s recent HPP</li> <li>• Seek to find out from people that have to move out their homes, where do they want to go? Into town so that things are located close by? Location matters in terms of addressing social isolation.</li> <li>• When the Senior Center stopped providing rides to the grocery stores due to COVID, it had an effect on many residents at Heaton Court. Even though they can walk to town, there is no full-service grocery store.</li> <li>• Helpful to know how many homes have been weatherized</li> </ul> <p>In terms of conducting data collection, the following suggestions were made:</p> <ul style="list-style-type: none"> <li>• Conduct focus groups hosted by the religious organizations - Father Sam Smith and Brent Damrow are trusted by a good number of seniors and could have conversations on Zoom</li> </ul>	<p>Look into potential data sources and other avenues to understand:</p> <ul style="list-style-type: none"> <li>○ Age and other details about second homeowners</li> <li>○ Needs and desires of seniors in Stockbridge</li> </ul>

Item	Discussion	Action
	<ul style="list-style-type: none"> <li>• SHA newsletter</li> <li>• Library newsletter</li> <li>• Carol Owens newsletter</li> </ul>	
Education and Engagement Approach	<p>The following comments were made related to the education and engagement approach that the RHI should take:</p> <ul style="list-style-type: none"> <li>• Share information about weatherization</li> <li>• Educate homeowners about the connection between climate change impacts and their properties (e.g., windstorms impacting building envelope)</li> <li>• Carrieanne Petrick noted that some MVP projects look at zoning bylaws from a climate resilient lens (e.g., Deerfield and green infrastructure) but a case could be made about what climate resilient housing means for Stockbridge and how the current policies in place support that or are a detriment to it</li> <li>• In terms of education and engagement, Stockbridge is at a consistent crossroads between preserving the character of the town and facilitating change, which is leading to a moment of resistance. Are there opportunities to hold conversations that work at that tension point and revolves around the RHI issues?</li> </ul>	BSC to incorporate into Education and Engagement strategy
Other	<p>Other comments made at the end of the meeting included:</p> <ul style="list-style-type: none"> <li>• Seniors are vulnerable when there are fewer younger people because of the impacts to emergency safety response (no young people to staff fire, etc.)</li> <li>• The average age of firefighters is 62 in Stockbridge</li> </ul>	N/A

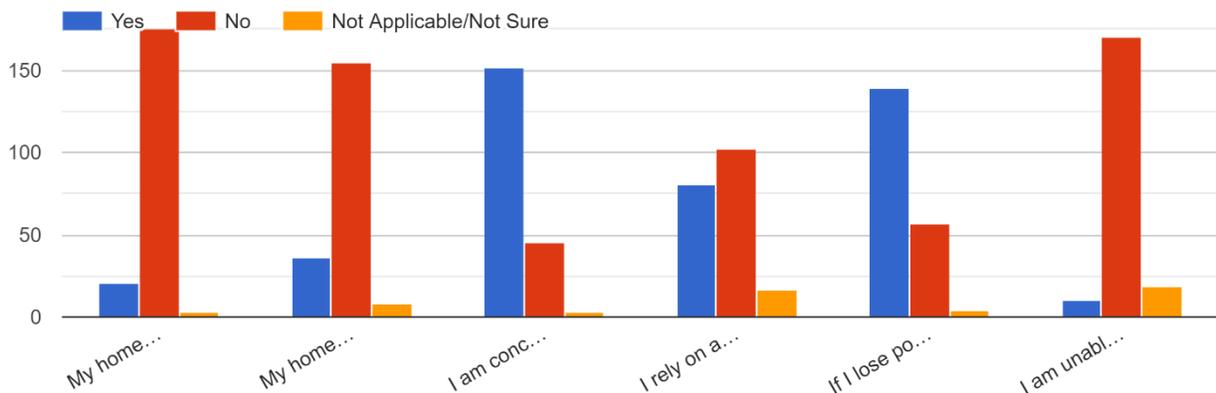
## Appendix 2. Stockbridge RHI Community Survey Summary of Results

The Stockbridge Resilient Housing Initiative Community Survey was administered online (Google Forms) between March 12, 2021 – April 18, 2021. 204 responses were received.

### PART 1: HOUSING RESILIENCE

#### 1) Weather Extremes/Storms: Do any of the following apply to you and your home?

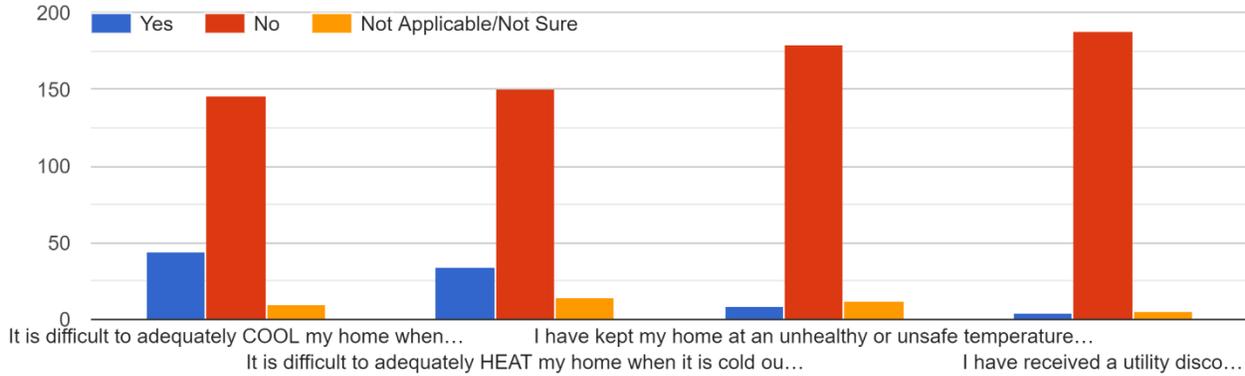
Do any of the following apply to you and your home?



Weather Extremes	Yes	No	N/A or Not sure	No Response
My home has experienced flooding during heavy rain or another storm	21 11%	175 88%	3 2%	6
My home has suffered damage during a severe storm in the last 10 years	36 18%	155 78%	8 4%	6
I am concerned about trees falling on my home during high winds	152 76%	45 23%	3 2%	5
I rely on a private well for drinking water and I am concerned about my well running dry and not having water during a drought	81 41%	102 51%	17 9%	5
If I lose power during a storm, I do not have backup power (e.g., a generator)	139 70%	57 29%	4 2%	5
I am unable to leave my home during storms, cold spells, and heat waves	10 5%	170 85%	19 10%	6

## 2) Temperature: Do any of the following apply to you and your home?

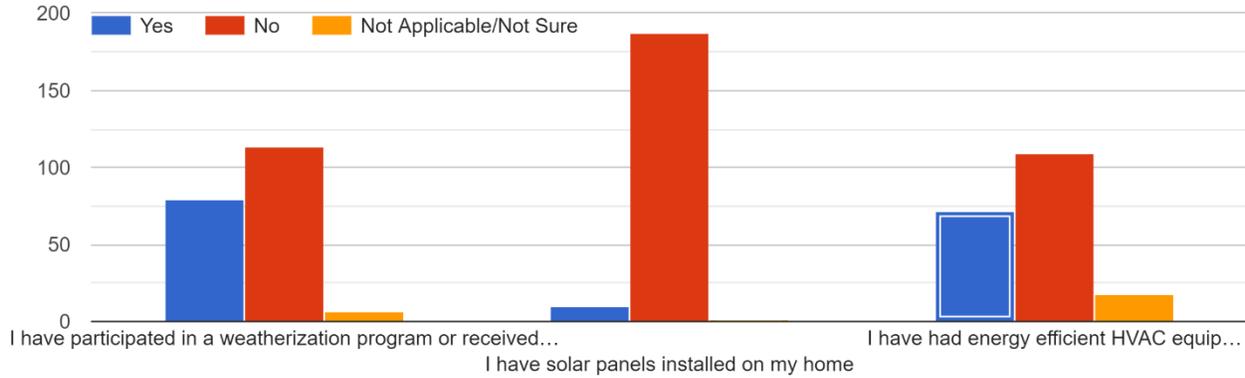
Do any of the following apply to you and your home?



Temperature	Yes	No	N/A or Not sure	No Response
It is difficult to adequately COOL my home when it is hot outside (for example, due to poor insulation, old windows, no air conditioning, etc.)	44	146	10	5
	22%	73%	5%	
It is difficult to adequately HEAT my home when it is cold outside (for example, due to poor insulation, drafts, old windows, etc.)	34	151	15	5
	17%	76%	8%	
I have kept my home at an unhealthy or unsafe temperature (too cold or too hot) because of the cost to heat or cool my house	9	179	12	5
	5%	90%	6%	
I have received a utility disconnection notice (heating or electricity) in the last year	4	188	6	7
	2%	95%	3%	

### 3) Weatherization/Energy: Do any of the following apply to you and your home?

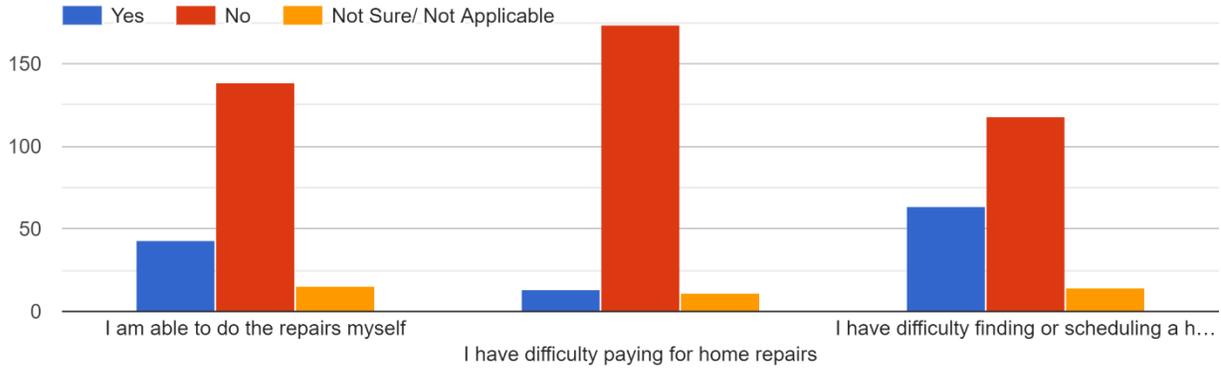
Do any of the following apply to you and your home?



<b>Weatherization</b>	<b>Yes</b>	<b>No</b>	<b>N/A or Not sure</b>	<b>No Response</b>
I have participated in a weatherization program or received weatherization services for my home (e.g., completed an energy audit, installed energy-efficiency measures such as insulation, reduced air infiltration, sealed and repaired ducts, etc.)	79	113	7	6
	40%	57%	4%	
I have solar panels installed on my home	10	187	0	8
	5%	95%	0%	
I have had energy efficient HVAC equipment installed in my home (for example, ENERGY STAR certified heating and cooling equipment)	72	109	18	6
	36%	55%	9%	

#### 4) When my home needs urgent or required repairs:

When my home needs urgent or required repairs:



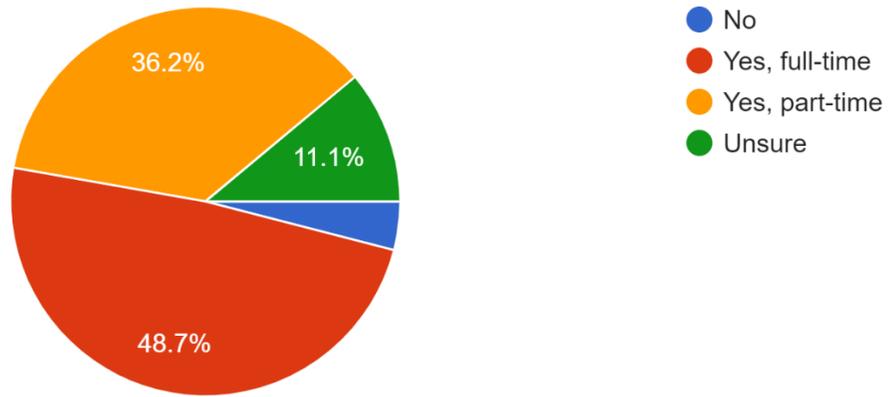
Repairs	Yes	No	N/A or Not sure	No Response
I am able to do the repairs myself	43	139	15	8
	22%	71%	8%	
I have difficulty paying for home repairs	13	174	11	7
	7%	88%	6%	
I have difficulty finding or scheduling a home maintenance contractor (for example, contractors are too busy to fit me in)	64	118	14	9
	33%	60%	7%	

PART 2: PREFERENCES

5) Do you want to live in Stockbridge for your senior years?

Do you want to live in Stockbridge for your senior years?

199 responses

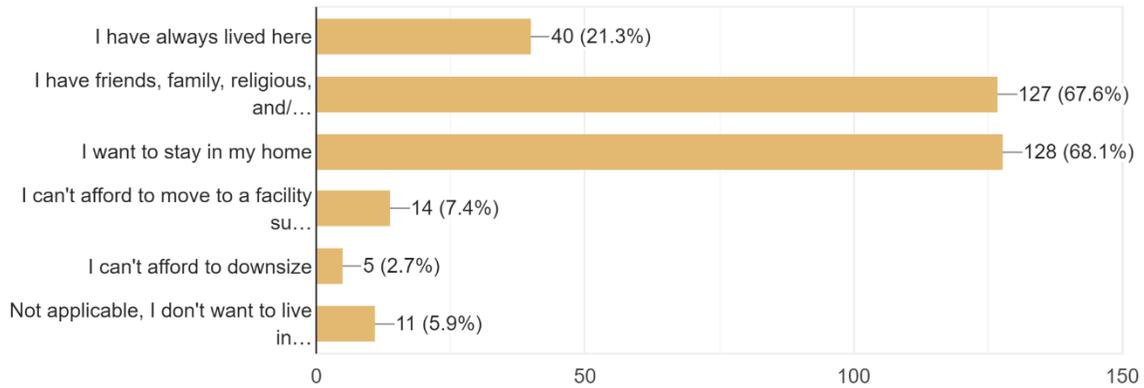


Yes, full-time	Yes, part-time	No	Unsure	No Response
97	72	8	22	6
49%	36%	4%	11%	

**6) If you want to live in Stockbridge for your senior years, what are the most important reasons? (check all that apply)**

If you want to live in Stockbridge for your senior years, what are the most important reasons?  
(check all that apply)

188 responses

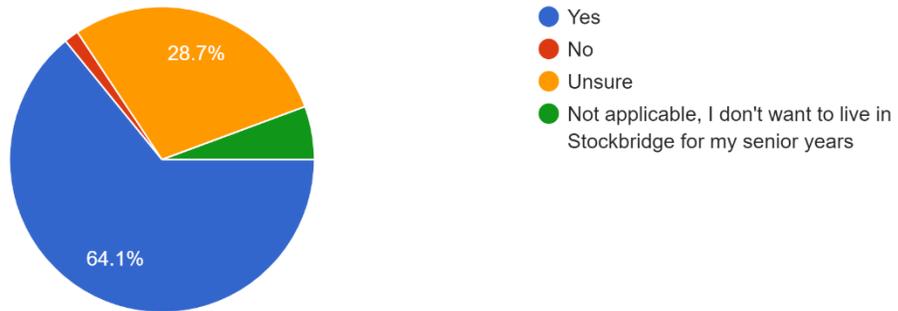


	<b>Total</b>	<b>%</b>
I have always lived here	40	21%
I have friends, family, religious, and/or social life here	127	68%
I want to stay in my home	128	68%
I can't afford to move to a facility such as assisted living or a 55+ community	14	7.40%
I can't afford to downsize	5	2.70%
Not applicable; I don't want to live in Stockbridge for my senior years	11	6%

7) If you want to live in Stockbridge for your senior years, do you think you will be able to?

If you want to live in Stockbridge for your senior years, do you think you will be able to?

195 responses

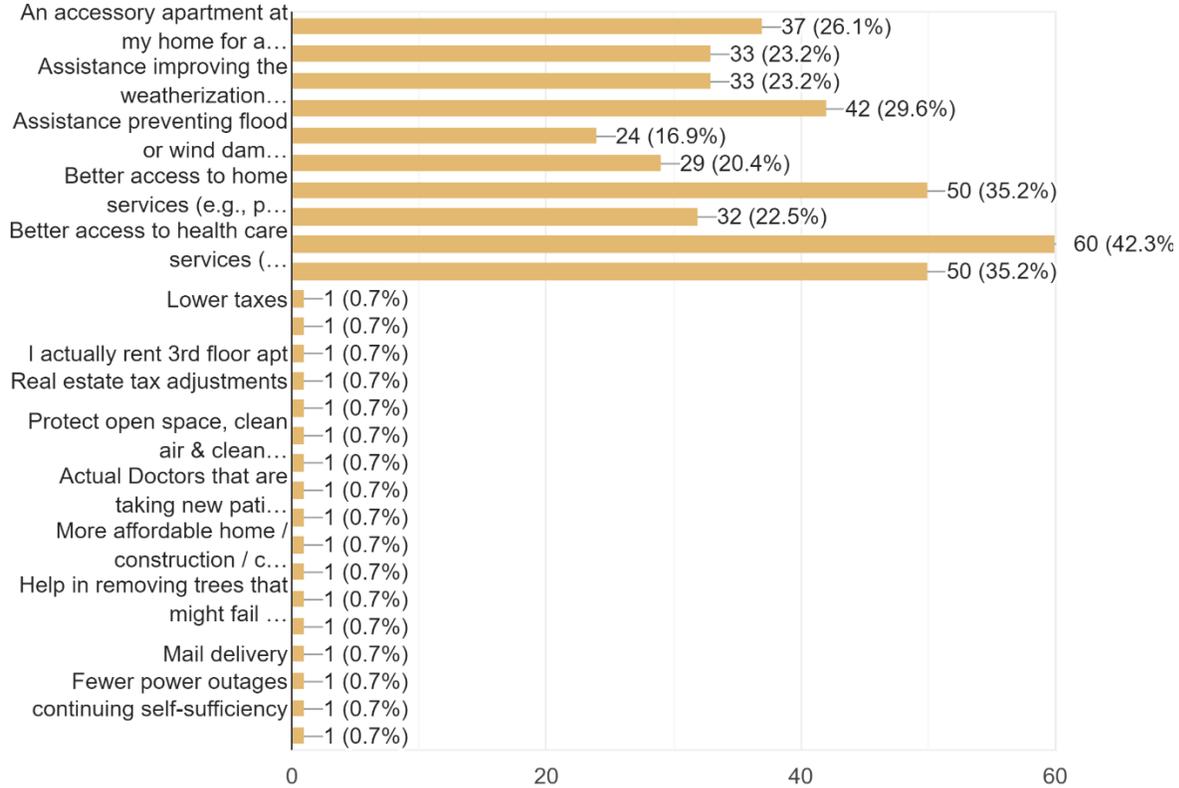


Yes	No	Unsure	Not Applicable	No Response
125	3	56	11	10
64%	2%	29%	6%	

**8) Is there anything that would help you stay in Stockbridge for your senior years? (check all that apply)**

Is there anything that would help you stay in Stockbridge for your senior years? (check all that apply)

142 responses



<b>142 responses</b>	<b>Total</b>	<b>%</b>
An accessory apartment at my home for a caregiver to live or for extra income	37	26%
More older-adult communities, assisted living facilities, or nursing homes	33	23%
Assistance improving the weatherization of my home to make it easier to heat/cool	33	23%
Assistance improving the energy efficiency of my home in order to lower my utility bills	42	30%
Assistance preventing flood or wind damage to my home	24	17%
Assistance making my home more accessible (e.g., no stepped entry, wider doorways, first floor bedroom and bathroom, grab bars)	29	20%
Better access to home services (e.g., plumbing, carpentry, lawn care and snow removal)	50	35%
More activities for seniors	32	23%
Better access to health care services (e.g., home care, transportation to health care appointments)	60	42%
Access to public or affordable transportation for food and recreation	50	35%

**Other (1 each):**

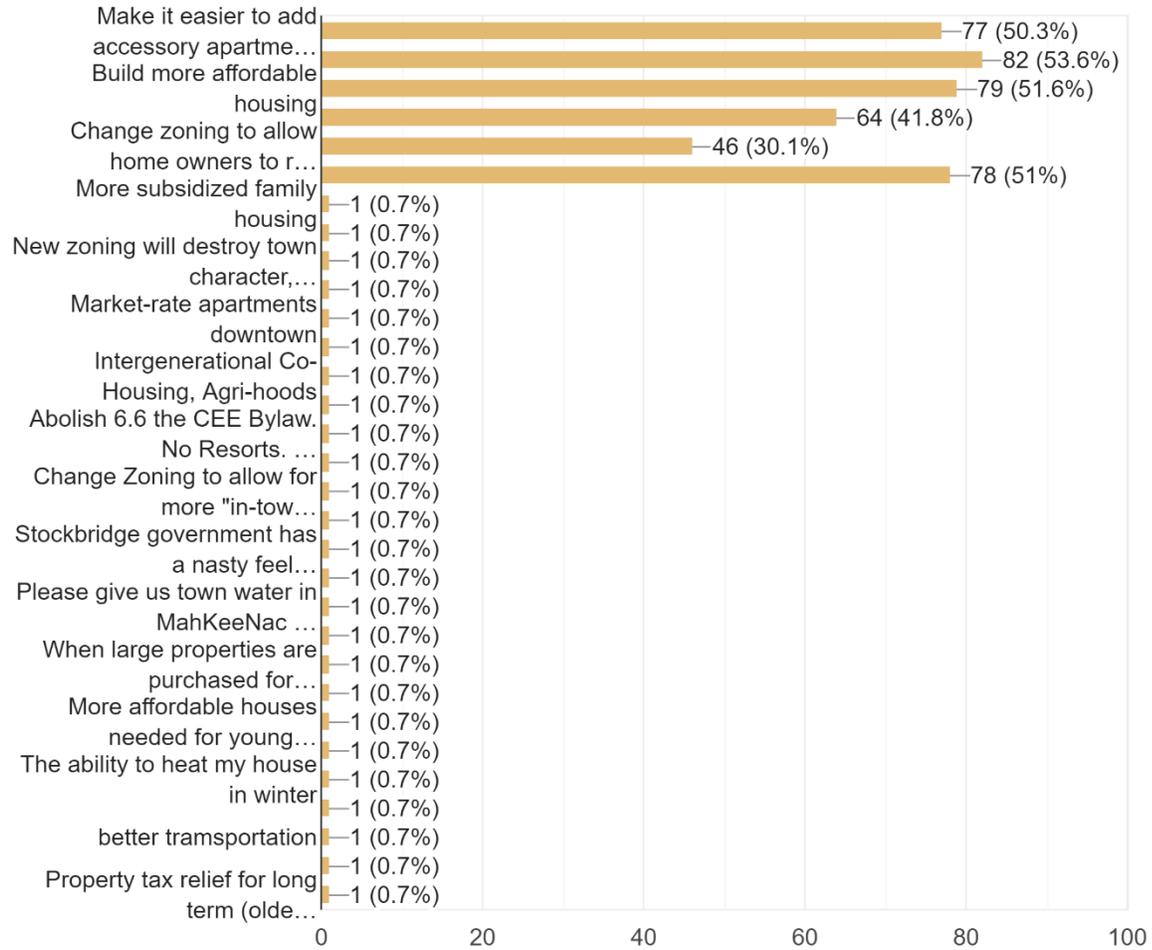
- Lower taxes

- Real estate tax adjustments
- Avoiding real estate tax increases due to high valuations
- Young people able to move into town; fewer rigid restrictions for nice features, such as outdoor dining, etc.
- Protect open space, clean air & clean drinking water, access to trails, trees, quietness.
- More restaurants and services in town
- Actual Doctors that are taking new patients! I'd say access but not home care or transportation necessarily, just good doctors with appointments available.
- Public transportation would be nice...either the bus or a van that goes around and picks up seniors for short trips on a scheduled by phone or computer basis. Maybe a co-op owned transportation service that you pay into and then a nominal amount by the mile. Maybe volunteers and paid staff run this.
- More affordable home / construction / cleaning services
- More 1st-floor, in-town, small rent or own housing.
- Help in removing trees that might fail in high wind.
- My family will be moving back with me in another 10 or so years.
- Mail delivery
- Fewer power outages
- Continuing self-sufficiency
- Additional outdoor exercise equipment in the town parks for adults.

**9) What are creative solutions you would like Stockbridge to explore to assist with resilient, affordable housing for current and future residents? (check all that apply)**

What are creative solutions you would like Stockbridge to explore to assist with resilient, affordable housing for current and future residents? (check all that apply)

153 responses



	Total	%
Make it easier to add accessory apartments (in-law apartments) or convert large older homes into multi-family homes	77	50%
Create dedicated senior housing near downtown	82	54%
Build more affordable housing	79	52%
Establish more accessible parks and recreational opportunities	64	42%
Change zoning to allow homeowners to run small business from their homes	46	30%
Explore ways to support alternative housing arrangements such as: a. Community housing (multiple people of a similar age living in one house), b. Intergenerational housing (housing with younger and older people living together), c. Farmer matching (owners of large properties invite younger farmers to live on property and farm the land).	78	51%

**Other:**

- Need affordable housing for younger folks/families/young Berkshire residents (3)
- Greater property tax relief for older residents – to be recouped when the property is sold (2)
- More subsidized family housing
- New zoning will destroy town character, which is critical for mental health
- Change Zoning to allow for more "in-town" development
- Zoning changes to allow more homes/apartments in tight communities. 2 and 4 acre zoning throughout the town is unnecessary.
- Minimize real estate tax increases for seniors.
- Market-rate apartments downtown
- Find a way for people who provide safety services to live in town.
- Intergenerational co-housing, agi-hoods
- 3D Printed Housing (sturdy & energy efficient)
- Abolish 6.6 the CEE Bylaw. No Resorts. No expansion of Non-profits.
- Supermarket, sewers, town water, postal delivery
- See above transportation to food, arts, etc. I love the idea of co-op housing.
- Stockbridge government has a nasty feel to it. ie: high "dump" fees
- Bus service from Stockbridge to Lenox and made stops along Mackinac Road, Beachwood Road, Town Beach, etc.
- Please give us town water in MahKeeNac Shores and surrounds.
- Creative townhouse or cluster housing for all ages that is affordable for regular working people and seniors
- When large properties are purchased for development insist that the needs of young families and seniors and middle income residents be included in any plans. We do not need more high-end housing or resorts in Stockbridge in my opinion.
- Build assisted living/nursing home
- More places like Heaton Court
- Better transportation
- The ability to heat my house in winter

## 10) Is there anything else you'd like to tell us regarding challenges with or your preferences around resilient, affordable housing?

- Convert existing housing to affordable housing as it becomes available in order to prevent new zoning laws from wrecking the town's heritage
- Keep large development out
- At this point, housing is not a significant problem in my planning
- Looking into building smaller homes/granny pods on properties that may not have the existing frontage needed though may have larger lots/acreage so we can live more simply. This would allow our children to move back here affordably, establish young local families here again while assisting their parents too.
- Wealthy newcomers are driving up valuations and so taxes on housing.
- My apt is affordable and I'm able to climb the third floor but the building downtown is old and poor insulation. Heating is expensive.
- Stockbridge could use this time to lead us toward a more vibrant community. We are all aging. We need young people, in my humble opinion.
- The town has a vocal group opposed to any zoning changes. It's a problem.
- I believe Stockbridge can be a leader in the area of housing in rural communities and still retain the "charm" many are so afraid of losing – it's not an either/or situation.
- Avoid development to keep taxes low. Avoid suburbanization of R2 & R4. Block the "so-called" Open Space Zoning. We have a cluster bylaw and used it at Oronoque.
- Continuing care facility such as Kimball Farms.
- Support for solar panels
- We need more affordable housing
- I have enough funds, though not wealthy, and transportation without a car in my older years will make it impossible for me to stay in the area three seasons a year.
- The current character of Stockbridge is what attracts people to Stockbridge though the cost-of-entry can be high. I'd recommend identifying the type of people Stockbridge wants to attract for the future – younger doctors, dentists, farmers, etc. and offer stipends for people to settle there.
- We need more affordable housing
- Stockbridge government comes across as elite and unreasonable to me, driving out people who are not wealthy. Too many restrictions, i.e., no cell service in town, probably no AirBnB's, everything is "no" that could be "yes."
- Thank you for asking!!
- Power outages are my major concern
- More 1 bedroom rent or own units with garage in downtown. Comments about survey: it didn't have choices for why I want to stay in Stockbridge: 1. I love the town, its appearance, homes, history, traditions, landscape, trails, etc. 2. I've lived here a long time (62 years).
- I simply do not agree that Climate Change has been caused by humans in any way. STOP with the lies about that being the case.
- Safe access to downtown from Heaton Court.
- Stop the building of very large expensive homes. Build community housing near center of town.
- Address "tiny house" issue: consider passing a bylaw to allow an accessory dwelling on properties of certain size (2 plus acres?).
- Neighbors are the key to security

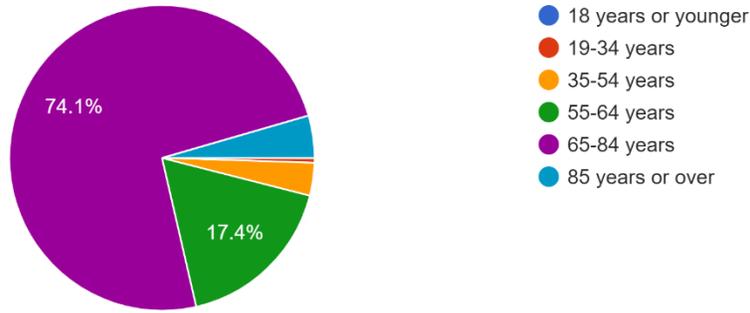
- Local board of health should be helped to provide nursing services.
- Heaton Court has been my answer on every level. Provided my health holds, I'll stay here.
- I am unhappy and discouraged with all the talk about attracting and retaining younger families, about the problem of the "graying of Stockbridge" which, I don't believe, is a problem. Older residents deserve respect, support, and encouragement. Everyone will age, if they're lucky.
- I am happy if the town contributes to moderately or lower prices housing – as long as the housing is well-built and doesn't detract from the character or beauty of the town. The housing could be small, and on a small lot in an appropriately zoned place. There are co-housing options being developed all over the country. All to the benefit of residents. I think we have to be on the side of the welfare of the town not on the side of the developers when we are thinking about this solution.
- Is affordable housing just for the poor? Is there some regular with it?
- Concerned about lack of doctors or pharmacy in Stockbridge
- Reject the Planning Board's proposed zoning changes which will allow developers freedom to exploit the town with resorts and housing designed for the very wealthy. Keep our current zoning intact and just made moderate alterations. Avoid a rapid increase in density of people and buildings.
- Also need affordable housing for young Berkshire residents
- Consider single level dwellings for affordable senior housing or a means of reaching upper stories. Consider bathrooms having walk in showers as well as hand bars. Outdoors consider a means to grow vegetables and flowers and areas in which to walk.
- We should have more sidewalks and communities of small, affordable homes for year-round residents with covenants so they can't be rented out or purchased as second homes.
- My housing at Heaton Court is perfect for me right now, but if I should become ill or totally disabled I would not be able to live here any longer. I don't want to go to a nursing home. So far I'm fine, just concerned about the future.

PART 3: DEMOGRAPHICS

11) What is your age?

What is your age?

201 responses

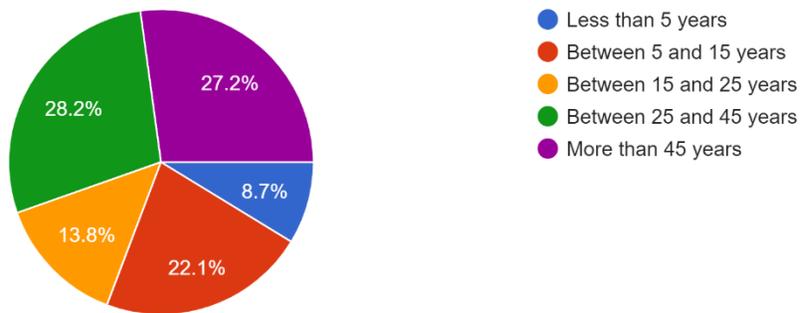


18 or younger	19-34 years	35-54 years	55-64 years	65-84 years	85+ years
0	1	7	35	149	9
0%	0%	3%	17%	74%	4%

12) How long have you lived or owned property in Stockbridge (whichever is longer)?

How long have you lived or owned property in Stockbridge (whichever is longer)?

195 responses

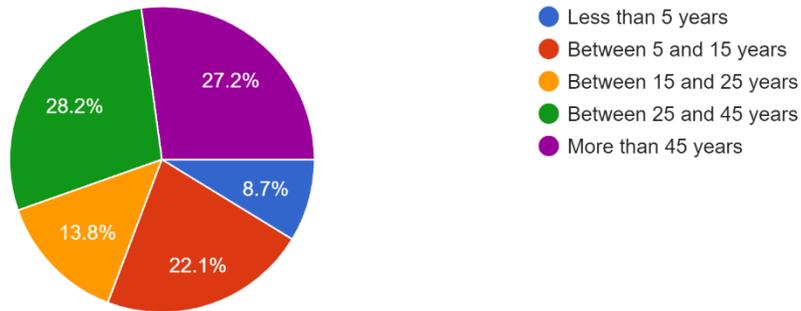


<5 years	5-15 years	15-25 years	25-45 years	>45 years
17	43	27	55	53
9%	22%	14%	28%	27%

**13) How long have your live or owned property in Berkshire County (whichever is longer)?**

How long have your lived or owned property in Stockbridge (whichever is longer)?

195 responses

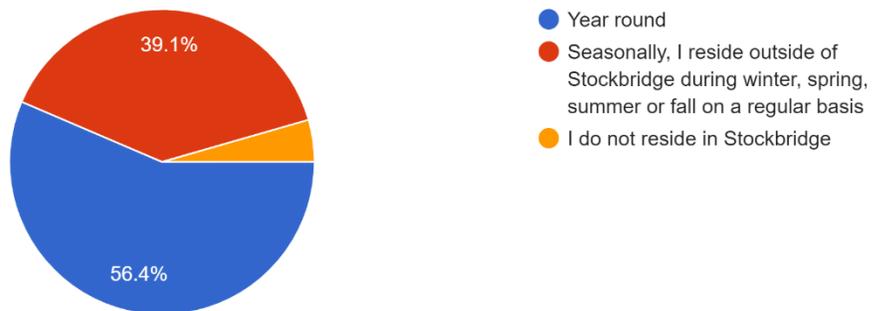


<b>&lt;5 years</b>	<b>5-15 years</b>	<b>15-25 years</b>	<b>25-45 years</b>	<b>&gt;45 years</b>
10	34	27	53	70
5%	18%	14%	27%	36%

**14) Which of the following describes how you reside in Stockbridge?**

Which of the following describes how you reside in Stockbridge?

202 responses

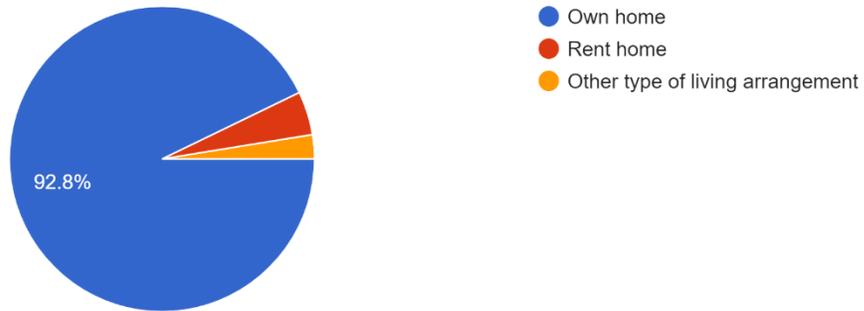


<b>Year-round</b>	<b>Seasonally</b>	<b>I do not reside in Stockbridge</b>
114	79	9
56%	39%	4%

**15) Do you own or rent your home in Stockbridge - or do you have some other arrangement such as living with a family member or friend?**

Do you own or rent your home in Stockbridge - or do you have some other arrangement such as living with a family member or friend?

195 responses



<b>Own Home</b>	<b>Rent Home</b>	<b>Other</b>
181	9	5
93%	5%	3%

**16) What type of home do you resident in when you are in Stockbridge?**

What type of home do you reside in when you are in Stockbridge?

194 responses



Single family home	Townhome or Duplex	Apartment	Condo or co-op	Other
176	0	3	4	11
91%	0%	2%	2%	6%

**Other:**

- Converted barn on someone’s property
- Seasonal cottage (4)
- Heaton Court (3)
- Our home is in the R2 on Main Street but should be made to conform with adjoining lots
- Senior housing
- Uninsulated cabin